

Determining the Date Eligibility Can Begin Policy Change Effective September 1, 2004

Policy Sections 611 Date of Entitlement and 612 Retroactive Coverage

1. Application Month

Begin eligibility on the first day of the application month unless:

- The person moved to Utah in the application month.
 - Start eligibility on date person arrived in Utah to become a resident.
- The person is an alien subject to the 5-year bar which ended during the application month.
 - Start eligibility on date 5-year bar ended.
- The person just became a qualified alien during the application month and is not subject to the 5-year bar.
 - Start eligibility on date of qualified alien status.

Example: Jim applied for Disabled Medicaid on October 15, 2004. During the interview, you learn Jim just moved to Utah on October 10th. Make Medicaid effective on October 10th.

2. Retroactive Months

- A. Retroactive coverage is available for all Medicaid categories and coverage groups, if the client requests it. For SLMB (Specified Low-Income Medicare Beneficiaries) and QI-1 (Qualified Individuals Group 1), retroactive coverage is available; AND eligibility workers are required to review eligibility for the retroactive period for applicants who have Medicare.
- B. When a person indicates a need for retroactive Medicaid coverage, decide how far back coverage is needed. Then decide whether the person would have qualified on that date. Follow these rules:
 - Earliest Date
 - The date that is three months before the date of application.
 - Example: Application received October 14; earliest benefit effective date would be July 14.
 - Person must meet all applicable criteria as of that date

- Date that Specific Eligibility Criteria is Met (applies to each retroactive month)
Eligibility cannot begin before the date the person met the following criteria.
 - Age Requirement
 - Disability Status
 - State Residency
 - Alien Status Requirements (may look at emergency Medicaid)
 - Qualified Alien not subject to 5-year bar
 - 5-year bar just ended
 - Date Person is no longer a Resident of a Public Institution
 - Cancer Screening Date for Medicaid Cancer Program

Example: Marge applies for 1931 Medicaid on October 5th, 2004. She request coverage for September and August because her child had medical bills in those months. During the interview, you find out that Marge quit a job in Nevada on August 28th and moved to Utah on September 8th. Start eligibility beginning September 8th.

- Other Medical Programs
 - If certain eligibility criteria cannot be met, decide if any other coverage group will work for retroactive months
- SLMB and QI-1 Eligibles
 - Always determine eligibility for retroactive months
 - Person must have had Part A Medicare in the retroactive months
 - Even if person does not want Medicaid for past months, open the SLMB or QI-1 if eligible
 - If person is QI-1 eligible, do not continue QI-1 coverage if the person will be paying an ongoing Medicaid spenddown (but remember to pick up past months in which the person does not want Medicaid, if any)
- QMB (Qualified Medicare Beneficiaries)
 - **No Retroactive Coverage**
 - Eligibility Begins The Month **AFTER** You Decide Eligibility
 - This is the 100% FPL Group
 - Code Them as "QM" program and "A" category for an **Aged** person and "D" category for a **Disabled** person and "B" category **ONLY** for a **Blind** person.

Medical Bills, the Retroactive Period and the Application Month

Clients who owe a spenddown for Medicaid must meet the spenddown before they can receive Medicaid. Some past bills may be used to meet spenddown.

- Bills Received Before the Retroactive Period are Deductions
 - Bills received before the third prior month
 - Bills in the third prior month received before the date retroactive coverage could start (even if eligibility did not begin until a later date)
 - UnPaid--use until amount of client's obligation for bill is used up (as long as balance to be used for spenddown remains unpaid)
 - Paid--use amount of client's obligation for bill ONLY through month the bill is **Paid-In-Full**
- Bills Received During the Retroactive Period or Application Month may be Deductions or Incurred Expenses
 - Deductions include bills for services Medicaid will not pay and bills for family members who will not be covered by Medicaid (Except that for NH and Waiver clients, we do not include a family member's bills)
 - UnPaid--use until client obligation is used up
 - Paid during retroactive period or application month--use the amount client paid (that won't be covered by TPL) from the time service received through the application month. Carry no balance forward. (Exception: For NH cases we can use a paid bill ONLY for the month the service was received through the month the bill was paid)
 - Incurred expenses include bills for services for the individual(s) who will be eligible for Medicaid and that can be paid by Medicaid
 - UnPaid--use the amount of client's obligation in the month the service is received. Carry no balance forward because Medicaid will pay the rest.
 - Paid during retroactive period or application month--use the amount client paid (that won't be covered by TPL) from the time service received through the application month. Carry no balance forward. (Exception: For NH cases we can use a paid bill ONLY for the month the service was received through the month the bill was paid)

Example: Susan applied for Medicaid on October 11th asking for retroactive coverage back for September. She will owe a spenddown for family Medicaid. She has medical bills from July 5th (paid Sept 5th), July 20th (paid July 20th), August 8th (unpaid), and September 15th (unpaid, Medicaid would pay). The July 5th bill can be used in September as a deduction, no balance can be carried forward. The July 20th bill can be used in September as a deduction and if any balance is not used, it can be carried to October, but not beyond. The August 8th bill can be used in September as a deduction, and any balance can be carried forward until used up, or until the month it is paid in full. The September 15th bill can be used in September as an incurred expense, but no balance can be carried forward.

Elig Month	September	October	November
What bills can be used	July 5 - pd 9/5 Only in Sept.	No	No
	July 20 - pd 7/20 Use in Sept.	July 20 - pd 7/20 If balance, use in October. No balance forward.	No
	Aug 8 - Use in Sept. balance can be used in October forward until use up or paid	Aug 8 - If balance, use in October until used up or paid.	Aug 8 - If balance, use in Nov forward until used up or paid
	Sept 15 - can use as incurred bill in Sept. No balance forward	No	No